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Adult Learners in Postsecondary Education: Issues for the Student Financial Aid Administrator

by Tom Melecki

Equity is a concept basic to the administration of student financial aid programs in contemporary American postsecondary education. Aid administrators consider equity of access an important goal. Equity of educational experience is also highly valued. For many, equity of choice among postsecondary institutions is also thought to be critical.

Given the axiom of equity among financial aid administrators, it is disturbing to realize that an increasing number of students and would-be students are denied equity of access, experience, and choice. This is often the case for adult learners in the postsecondary setting.

Adult learners do not necessarily fit the mythical student model for which so many of today's financial aid programs are designed. The purpose of this article is to identify the differences between adult learners and traditional students, then to define issues for aid administrators concerned with responding to the unique needs of adult learners.

First, however, it is important to explore the dimensions of the problem. How many adult learners and would-be adult learners are seeking postsecondary education?

The Adults Are Coming

The adult learner is no longer an oddity on the fringe of the postsecondary student body. Brodzinski (1980) contends that adults now comprise, or soon will comprise, more than half of the students in American colleges, universities, and vocational schools.

According to Brodzinski, only four of every ten students currently fit the traditional college student model. He notes recent trends pointing toward a rapid influx of adults into postsecondary institutions:

- Between 1972 and 1978, the number of persons aged 35 and over in college increased by 66%
- From 1970 to 1978, college women aged 25 to 29 increased 173%, college men aged 25 to 29 increased 35%. In the same period, college women aged 30 to 34 increased 209%, while their male counterparts increased 85%
- At least 17 million Americans are currently engaged in some form of adult learning, with nearly 40% of them enrolled in colleges and universities

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Weatherford (1979) indicates that, while the percentage of older Americans in postsecondary education is increasing, the percentage of young people is decreasing. A major reason for this is demographic. The 18 to 21 age cohort, which has traditionally supplied three-fourths of the nation's college students, will shrink more than 25% by 1995. Adult age cohorts will increase by 13% (aged 25 to 34), 39% (aged 35 to 44), and 12% (aged 45 to 54) through the 1980's. To maintain enrollments, many institutions are forced to attract and enroll increasing numbers of adult learners.

Not only are demographics changing, but large numbers of adults are looking forward toward postsecondary education as a means toward personal ends. Arbeiter, et al., (1978) found that over 40 million Americans consider themselves in career transition. Sixty percent of these people plan to seek postsecondary education to gain credentials necessary for new careers or promotions within existing careers.

It is clear that more and more adults are enrolling, will be enrolling or would like to be enrolling in postsecondary education. It is increasingly important for aid administrators to recognize the characteristics and needs of these non-traditional students.

Adult Learners: Characteristics and Needs

Who are these adult learners? In what ways are they different from traditional students? Such questions become increasingly important to those concerned with the problems encountered by many adults in the postsecondary setting.

Hooper and March (1980) write that:

Many colleges and universities are still designed to serve a population of young persons between the ages of 18 and 22 who live on or near the campus, who have no nonacademic responsibilities, and who are supported by someone other than themselves. It is expected that the student will have time to attend classes, adequate study skills, and an attitude toward education that embraces learning for its own sake. (p. 142)

While adult learners are surely a diverse group of individuals, few fit the student profile outlined above.

Carp, Peterson, and Roelfs (1974) provide a much different view of adult learners. They contend that the vast majority of adult learners are 30 years old or older. Most are heads or co-heads of household, either married, married with children, or single with children. They work full-time more often than part-time or not at all. They face many barriers to continued education including educational costs, time constraints, home and employment responsibilities, inability to conform to inflexible institutional scheduling, and problems in locating child care.

Walz and Benjamin (1980) note that many adult learners have little confidence in their academic abilities. They fear that their study skills are rusty, their memories are dull, and their test taking talents are weak.

Hughes (1983) notes that adult learners often have multiple commitments, generally located away from campus. They are spouses, parents, workers, and community members. Responsibilities on campus, in the classroom, and at the library are only a few of their many competing priorities.

Hughes also focuses on the expressed needs of adult learners. They need convenient and accessible services, since many cannot be at school between 8 and 5 on weekdays. They need a thorough orientation to campus, since they do not have high school counselors, resident advisors, big brothers, or big sisters to acquaint them with campus services. They require accurate and timely information via regular but non-traditional communications to offset a lack of awareness stemming from their

off-campus orientation. They need child care. Finally, they need counseling from professionals capable of understanding their special problems.

Most importantly, as noted by the American Council on Education (1974), adult learners need financial assistance. The popular myth that, because they generally attend school on a part-time basis, adult employment earnings cover all of their educational and maintenance expenses, is simply untrue in many cases. There are many other reasons for part-time enrollment, including some of those noted above (Carnegie Council, 1979). Even many adult learners who *are* employed work at relatively low paying jobs that fail to meet educational and other expenses.

Adult Learners: A Unique Challenge to Aid Administrators

To achieve true equity in the administration of student financial aid programs, it is not enough to treat all applicants in an equal manner. Students are different, and to achieve the same results, different levels and types of support are required.

Adult learners are very different from traditional students. The challenge for the aid administrator, then, is to determine the type and amount of difference to recognize and accommodate. This is a complex and difficult task.

Nowhere is this challenge greater than in the areas of student expense budgets, packaging, office operations, and information dissemination.

Student Expense Budgets

NASFAA (1977) concludes that student expense budgets should:

... provide for reasonable costs necessary (that is, moderate/modest but adequate) to ... provide for the essential goods and services necessary to permit the individual student to devote his or her primary energies to the pursuit of an acceptable educational objective ... the aims of expense budgets should be to measure educational costs accurately ... to create some sense of parity among students. (pp 12, 13)

As simple and straightforward as these statements seem, they are wrought with philosophical and practical problems for aid administrators attempting to assist adult learners. Are the modest but adequate goods and services which define traditional students' living standards adequate for adult learners? How costly is it for committed adult learners to devote their primary energies to the pursuit of educational objectives? Given finite federal, state, and institutional resources, can aid administrators afford to measure accurately the costs of adult learners? With whom should adult learners achieve financial and lifestyle parity — traditional students or fellow adults?

Such general issues suggest more specific questions regarding the construction of student expense budgets:

- Does institutional budget research reflect costs typically incurred by adult learners as well as costs of traditional students?
- Should separate budget categories be established for adults and traditional students? If so, how should the two groups be defined? Who are the adults and who are the traditional students?
- Since many adult learners are homeowners with mortgage payments at or below current rates, should student expense budgets force them into lower cost housing? Is it fair to force these students and their families to leave homes which, because of inflation, may be out of reach after graduation?

- Are the homes of adult learners acquired needs or necessities? Is there sufficient low cost rental housing on or around campus to accommodate adult learners and their families?
- Should child care allowances be higher for employed adult learners than other student parents? Employed adult learners, especially single parents, require more frequent third-party supervision of their children, often at irregular and therefore more expensive hours.
- Should employed adult learners be accorded employment allowance similar to those of working parents of dependent students? Such allowances would recognize additional costs for transportation, food, clothing, and grooming.

There are many other budget questions involving adult learners. Affirmative responses to any of them lead to parameter issues. How much expense should be allowed in this or that budget component? If unique adult needs are to be dealt with on a case by case basis, do adults understand their options to appeal standardized expense budgets? For appeals, what types and how much documentation will be required?

The Carnegie Council has suggested a unique approach to the treatment of maintenance costs for dependents of adult learners. Instead of including dependents' costs in budgets, the Council has proposed adult budgets similar to those of traditional students. Dependents' expenses would be allowances in family contribution formulas, similar to those currently accorded to families of dependent students in uniform methodology.

The efficacy of this approach has not yet been proven. Implementation would require congressional consent. Still, the Council's proposal might present interesting results for adult learners.

Student Financial Aid Packaging

Assuming that adequate expense budgets are established for adult learners, there are two logical ends to the spectrum of adults who will seek financial assistance. First, there are the adult learners with relatively modest needs. They are seeking funds to round out fairly small, though critical, gaps between costs and the employment earnings of themselves and/or their spouses. Second, there will be adult learners with high needs due to large family maintenance costs and low resources. Single parents are often found in this situation.

Students located toward the low need end of the spectrum are fairly easy to package. While College Work-Study may not be an option because of existing employment commitments, these adult learners require relatively little aid to meet their needs.

Some institutional packaging policies tend to target gift aid on high need traditional students. At these schools, important questions of propriety must be asked, especially if adults who work to meet major portions of their costs are forced to incur debt to fill their remaining needs. Should not the determination and self-help effort of these committed adults be rewarded with at least moderate amounts of grant or scholarship?

Perhaps the neediest of all students, adult or traditional, are high need adult learners. Often, these are also the most difficult cases to package.

To meet high needs, most aid administrators utilize packages combining work, loan, and gift aid. While the dollars offered may match adult learners' high needs, the types of aid included in these packages can fail to meet the special requirements of adults.

College Work-Study and other forms of student employment are not always a practical option. As noted above, many adult learners are academically insecure and may be leary of diverting precious time from studies to jobs. Family commitments may also serve to limit time available for employment, especially for single parents and those with little or no family support. These students bear the brunt of parental and home upkeep chores — activities which demand great amounts of time and energy.

For high need adults who are already working, student employment is even less of an option. Though these students' off-campus jobs may pay less than typical adult employment opportunities, they often pay better, offer more long-range opportunity, and fit busy schedules better than jobs traditionally reserved for students.

Student employment may be difficult for adult learners in other ways. Adults, returning to school from the world of work, often find themselves underutilized in the secretarial and clerical jobs filled by most students. Such jobs are unstimulating and unrewarding. Also, because many adult learners are overqualified, they may threaten their supervisors. The result is a bad situation for student and supervisor alike.

Loans, perhaps the most common form of assistance for adult learners, may be more practical than employment, but also pose problems. Some adults, having pre-school consumer debts, are reluctant to borrow again. Large educational debts, in conjunction with the many other financial commitments of mature adults, may simply continue the cycle of poverty from which adults, through education, are trying to escape. Being older, many adults may perceive themselves as having inadequate time to enjoy the fruits of their educational labors after paying off educational debts. Finally, as Cohen (1980) writes, adults who borrow to finance high needs are:

... venturing into a doubly dependent situation. Not only are they becoming dependent upon the institution's teaching resources; if adults take loans to finance schooling, they are fostering a new dependence upon future earnings. Going into debt for education requires a somewhat greater faith in the uncertain market for one's labor than, say, going into debt to purchase property which produces equity. In discussing the adult learner's use of loans . . . the financial aid officer will need to be aware of these underlying issues of dependency . . . Doubts about taking loans may also reveal the adult's uncertainty about succeeding as a college student. (p. 28)

All of this suggests a special need on the part of adult learners for significant amounts of gift aid. High needs, however, rapidly deplete gift resources intended for all students. Here, aid administrators must again consider important questions regarding adults and traditional students:

- How deserving are adult learners, with no opportunity for parent contributions, of gift aid? How deserving are traditional aged independent students, many of whom are independent by student or parent choice, of the same type of aid?
- Can and should certain types of gift aid be dedicated to adult learners? Dedicated accounts would probably be institutionally funded, though some private resources may be available. How can sufficient funds be solicited for such accounts?
- With increasing numbers of adult part-time students needing assistance, should aid administrators, through NASFAA and other educational associations, lobby Congress to open Pell Grants to less than

half-time students? Should an increase in the SEOG 10% rule be sought?

As with traditional students, questions of equity in access, experience, and choice are answered for adult learners by the composition of their aid packages. It is clear, then, that the issues presented above are issues of equity in the administration of student financial aid programs.

Office Operations and Information Dissemination

Being different from traditional students, adult learners also have different needs of financial aid offices and information vehicles.

Many aid offices remain open only between 8 and 5, Monday through Friday. On campus only at irregular hours, many adults are unable to access these offices.

Adult learners generally have little free time and cannot tolerate red tape and long waiting lines. It is important that sufficient staff be available at all times to keep lines moving and transactions short. When adults require counseling, scheduling appointments may be preferable to meetings offered on a "walk-in and wait" basis.

It is critical that the staff in aid offices be understanding of and empathetic toward adults. While it may not be necessary to have older counselors to work with adult aid recipients, staff should be familiar with the differences between adult learners and traditional students.

Information dissemination for adults may need to be different. Adult learners and would-be adult learners, with their off-campus orientations, seldom have access to traditional financial aid information channels (high schools, on-campus media, etc.). Heppner and Olson (1982) suggest off-campus sources for public relations aimed at adults. Such sources include off-campus newspapers and public service announcements on local radio and television.

Student consumer publications, required by federal law for all students, should be written differently for adults. Adults are presumably more sophisticated readers than traditional students. They also need more thorough information, since they often do not have time to follow up on their readings with visits to financial aid offices. Finally, aid administrators need to be knowledgeable about non-traditional forms of financial assistance (Streeter, 1980). Adult learners are often in need of and entitled to such benefits as AFDC, food stamps, VA programs, unemployment, Social Security and employee educational programs. It is also important to be able to coach adult learners on obtaining academic scholarships. These awards often go to traditional students, not because such students are brighter or more deserving than adults, but because, being campus-centered, they have access to earlier and more complete information on such programs. They also often have established better faculty contacts, making them more visible candidates for scholarships controlled by faculty committees.

Conclusions

As increasing numbers of adults approach postsecondary education, they will become more and more important to student financial aid administrators. We should begin now to focus on adult learners so as to serve more effectively present and future clients from this group.

It is time for the financial aid community to begin to research specific issues related to adult learners. What costs do they incur? What are their resources? What types of financial aid do they receive and what types are they denied? What are their perceptions of aid offices as services? What are their information needs?

Similarly, deliberations should begin on the philosophical and practical issues surrounding financial aid for adult learners. How should adult expense budgets be set? What types of aid packages should be offered to adults? Should staffing pat-

terns, office hours, publications, and professional training programs be revised with adult learners in mind?

More attention to the issues outlined in this article will no doubt lead to greater equity in access, experience, and choice for adult learners — a group that will soon make up the majority of the nation's postsecondary student body.

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